

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2003

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
15261	SOCIETY INSURANCE A MUTUAL C	362	4	98.90%	98.97%	99.43%
SI	CITY OF MILWAUKEE	231	4	98.27%	96.03%	98.64%
15091	RURAL MUTUAL INS CO	89	2	97.75%	98.37%	98.28%
29157	UNITED WISCONSIN	166	6	96.39%	97.92%	99.33%
21407	EMCASCO INSURANCE CO	99	4	95.96%	96.47%	98.17%
SI	GENERAL MOTORS CORPORATION	24	1	95.83%	93.15%	92.46%
10677	CINCINNATI INSURANCE CO THE	93	4	95.70%	95.22%	96.89%
24449	REGENT INSURANCE CO	223	12	94.62%	89.08%	96.02%
25674	TRAVELERS INDEMNITY CO OF IL	230	13	94.35%	96.11%	97.27%
15350	WEST BEND MUTUAL INS CO	530	30	94.34%	96.85%	99.03%
24988	SENTRY INSURANCE A MUTUAL CO	502	30	94.02%	94.42%	97.31%
40827	COMBINED SPECIALTY INSURANCE	122	9	92.62%	93.50%	96.69%
SI	DEPT OF ADMINISTRATION	130	10	92.31%	92.31%	97.07%
26069	WAUSAU BUSINESS INS CO	107	9	91.59%	92.63%	95.38%
14184	ACUITY INSURANCE CO	299	29	90.30%	89.64%	96.96%
21458	EMPLOYERS INSURANCE OF WAUS	404	43	89.36%	93.09%	94.20%
16535	ZURICH AMERICAN INSURANCE CO	424	47	88.92%	90.56%	93.66%
23043	LIBERTY MUTUAL INS CO	159	21	86.79%	83.08%	87.83%
24147	OLD REPUBLIC INS CO	162	28	82.72%	81.88%	89.65%
20494	TRANSPORTATION INSURANCE CO	172	31	81.98%	82.50%	94.20%
23035	LIBERTY MUTUAL FIRE INS CO	259	50	80.69%	80.24%	86.25%
19445	NATIONAL UNION FIRE INS CO OF P	67	14	79.10%	84.52%	90.06%
26042	WAUSAU UNDERWRITERS INS CO	103	22	78.64%	88.16%	94.54%
23817	ILLINOIS NATIONAL INS CO	75	17	77.33%	88.00%	89.14%
24872	CONNECTICUT INDEMNITY CO THE	14	4	71.43%	79.59%	93.41%
35386	FIDELITY & GUARANTY INS CO	83	27	67.47%	80.07%	86.87%
30562	AMERICAN MANUFACTURERS MUT	12	5	58.33%	65.52%	87.19%
22977	LUMBERMENS MUTUAL CAS CO	33	22	33.33%	42.31%	85.85%
18910	AMERICAN PROTECTION INS CO	36	27	25.00%	72.56%	88.41%
22748	PACIFIC EMPLOYERS INS CO	50	51	-2.00%	37.96%	82.87%
Totals for Group:		5,260	576	89.05%	89.93%	94.65%

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
13986	FRANKENMUTH MUTUAL INS CO	72	0	100.00%	100.00%	98.24%
18988	AUTO OWNERS INS CO	30	0	100.00%	100.00%	100.00%
SI	STORA ENSO NORTH AMERICA COR	27	0	100.00%	100.00%	98.94%
19682	HARTFORD FIRE INSURANCE CO	25	0	100.00%	100.00%	96.85%
42480	VENTURE INS CO	24	0	100.00%	100.00%	99.68%
SI	MILWAUKEE TRANSPORT SERVIC	22	0	100.00%	100.00%	100.00%
31895	AMERICAN INTERSTATE INS CO	19	0	100.00%	100.00%	98.93%
13021	UNITED FIRE & CASUALTY CO	18	0	100.00%	100.00%	98.38%
25402	AMCOMP ASSURANCE CORP	59	1	98.31%	99.46%	99.53%
22322	GREENWICH INSURANCE CO	53	0	100.00%	99.37%	99.67%
14303	INTEGRITY MUTUAL INS CO	69	0	100.00%	98.90%	99.55%
SI	COOPER POWER SYSTEMS INC	17	0	100.00%	98.44%	98.82%
19275	AMERICAN FAMILY MUTUAL INS C	74	2	97.30%	98.24%	99.25%
SI	CITY OF MADISON	41	1	97.56%	98.15%	96.05%
SI	COUNTY OF MILWAUKEE	70	1	98.57%	97.89%	99.00%
SI	UW-SYSTEM ADMINISTRATION	51	2	96.08%	97.60%	99.08%
25682	TRAVELERS INDEMNITY CO OF CT T	25	1	96.00%	97.26%	95.99%
10472	CAPITOL INDEMNITY CORP	41	3	92.68%	97.20%	99.24%
21415	EMPLOYERS MUTUAL CASUALTY C	102	5	95.10%	97.16%	98.05%
SI	BRIGGS & STRATTON CORP	23	0	100.00%	96.81%	98.40%
19259	SELECTIVE INS CO OF SOUTH CARO	19	1	94.74%	96.67%	92.82%
13935	FEDERATED MUTUAL INS CO	49	1	97.96%	96.53%	99.11%
15393	WISCONSIN AMERICAN MUTUAL I	17	1	94.12%	96.43%	97.32%
22659	INDIANA INSURANCE CO	7	1	85.71%	96.43%	98.96%
24228	PEKIN INSURANCE CO	25	1	96.00%	95.52%	95.33%
30104	HARTFORD UNDERWRITERS INS CO	22	1	95.45%	95.24%	97.46%
SI	BRUNSWICK CORPORATION	18	3	83.33%	95.08%	95.76%
SI	KOHLER CORPORATION	59	3	94.92%	94.90%	97.50%
29459	TWIN CITY FIRE INS CO	80	7	91.25%	94.78%	95.93%
22543	SECURA INSURANCE A MUTUAL C	100	0	100.00%	94.78%	97.78%
SI	SCHNEIDER NATIONAL CARRIERS I	29	0	100.00%	94.68%	96.97%
24678	ROYAL INDEMNITY CO	62	4	93.55%	94.05%	96.69%
24589	AMERICAN & FOREIGN INS CO	61	3	95.08%	94.03%	96.52%
31003	TRI STATE INS CO OF MN	91	4	95.60%	93.86%	95.77%
10239	SECURA SUPREME	6	0	100.00%	93.33%	98.21%
19380	AMERICAN HOME ASSURANCE CO	104	7	93.27%	93.26%	93.79%
26956	WIS COUNTY MUTUAL INS CORP	26	1	96.15%	93.10%	95.98%
39357	TRAVELERS INSURANCE CO THE	32	7	78.13%	92.86%	95.12%
24767	ST PAUL FIRE & MARINE INS CO	67	5	92.54%	92.27%	94.77%
40142	AMERICAN ZURICH INS CO	13	0	100.00%	92.16%	94.37%
24830	CITIES & VILLAGES MUTUAL INS C	15	2	86.67%	92.06%	98.08%
14591	MILWAUKEE MUTUAL INS CO	7	0	100.00%	91.89%	96.20%
40967	ST PAUL FIRE & CASUALTY INS CO	38	4	89.47%	91.75%	95.74%
20281	FEDERAL INSURANCE CO	44	1	97.73%	91.49%	95.45%
26980	ROYAL INSURANCE CO OF AMERIC	13	2	84.62%	91.11%	93.08%
19429	INSURANCE COMPANY OF STATE O	32	1	96.88%	90.80%	93.56%
20443	CONTINENTAL CASUALTY CO	23	4	82.61%	90.36%	93.01%
24414	GENERAL CAS CO OF WI	77	9	88.31%	89.89%	94.45%
24902	SECURITY INSURANCE CO OF HART	31	3	90.32%	89.69%	94.96%
SI	MILWAUKEE BOARD OF SCHOOL D	68	1	98.53%	88.84%	96.63%

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	WISCONSIN BELL INC	12	3	75.00%	88.24%	59.15%
25976	UTICA MUTUAL INS CO	5	1	80.00%	88.24%	91.38%
10166	ACCIDENT FUND INS CO OF AMERIC	59	8	86.44%	86.99%	92.19%
24791	ST PAUL MERCURY INS CO	24	6	75.00%	86.76%	94.15%
21237	CASUALTY RECIPROCAL EXCHANG	4	1	75.00%	86.67%	97.04%
19410	COMMERCE & INDUSTRY INS CO	57	11	80.70%	85.71%	92.34%
20486	TRANSCONTINENTAL INSURANCE C	38	7	81.58%	85.31%	95.21%
26425	WAUSAU GENERAL INS CO	28	5	82.14%	84.54%	93.99%
25887	UNITED STATES FIDELITY & GUARA	49	8	83.67%	82.81%	89.46%
19305	ASSURANCE COMPANY OF AMER	6	2	66.67%	82.69%	87.36%
SI	DAIMLERCHRYSLER CORPORATIO	20	4	80.00%	82.46%	81.11%
20346	PACIFIC INDEMNITY CO	11	1	90.91%	80.00%	95.48%
21873	FIREMANS FUND INS CO	22	4	81.82%	79.75%	91.48%
25879	FIDELITY & GUARANTY INS UNDERW	2	4	-100.00%	78.95%	82.52%
22918	AMERICAN MOTORISTS	16	4	75.00%	78.48%	88.27%
42404	LIBERTY INSURANCE CORP	26	6	76.92%	76.36%	87.07%
19895	ATLANTIC MUTUAL INS CO	6	4	33.33%	64.71%	88.73%
SI	GEORGIA PACIFIC CORPORATION	8	3	62.50%	51.43%	75.53%
41181	UNIVERSAL UNDERWRITERS INS C	21	5	76.19%	31.71%	76.34%
Totals for Group:		2,511	180	92.83%	92.72%	95.46%

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
18767	CHURCH MUTUAL INSURANCE CO	18	0	100.00%	100.00%	100.00%
SI	BENEVOLENT CORPORATION CEDA	15	0	100.00%	100.00%	100.00%
SI	COUNTY OF ROCK	15	0	100.00%	100.00%	100.00%
SI	COUNTY OF WASHINGTON	14	0	100.00%	100.00%	100.00%
SI	MARTEN TRANSPORT LTD	13	0	100.00%	100.00%	100.00%
SI	COUNTY OF SHEBOYGAN	11	0	100.00%	100.00%	100.00%
SI	COUNTY OF DODGE	6	0	100.00%	100.00%	100.00%
SI	COUNTY OF JEFFERSON	6	0	100.00%	100.00%	100.00%
SI	COUNTY OF WAUKESHA	4	0	100.00%	100.00%	100.00%
SI	TEXTRON INC	2	0	100.00%	100.00%	100.00%
SI	JOURNAL SENTINEL INC	2	0	100.00%	100.00%	100.00%
SI	COUNTY OF MANITOWOC	1	0	100.00%	100.00%	100.00%
SI	COUNTY OF WINNEBAGO	1	0	100.00%	100.00%	100.00%
10545	FREMONT CASUALTY INSURANCE	0	0	0.00%	100.00%	100.00%
25151	STATE FARM GENERAL INS CO	0	0	0.00%	100.00%	100.00%
SI	COUNTY OF LA CROSSE	11	0	100.00%	97.14%	99.20%
20109	BITUMINOUS FIRE & MARINE INS C	9	0	100.00%	100.00%	99.07%
SI	VOLLRATH COMPANY LLC	6	0	100.00%	100.00%	99.04%
SI	KIMBERLY-CLARK CORPORATION	6	0	100.00%	100.00%	98.88%
SI	USF HOLLAND INC	12	1	91.67%	97.14%	98.81%
SI	COUNTY OF OUTAGAMIE	20	1	95.00%	96.88%	98.78%
15377	WESTERN NATIONAL MUTUAL INS C	9	1	88.89%	96.88%	98.70%
SI	COUNTY OF DANE	11	1	90.91%	96.30%	98.59%
29424	HARTFORD CASUALTY INS CO	10	1	90.00%	96.15%	98.57%
25143	STATE FARM FIRE & CASUALTY CO	10	1	90.00%	95.92%	98.46%
SI	COUNTY OF WALWORTH	12	1	91.67%	95.00%	98.44%
SI	COUNTY OF BROWN	1	0	100.00%	93.75%	98.36%
SI	KWIK TRIP INC	9	1	88.89%	93.75%	98.32%
SI	LAND O LAKES INC	6	0	100.00%	100.00%	98.13%
23108	LUMBERMEN'S UNDERWRITING AL	7	0	100.00%	100.00%	98.10%
26662	MILWAUKEE CASUALTY INSURAN	8	0	100.00%	96.67%	98.00%
SI	TECUMSEH PRODUCTS COMPANY	18	0	100.00%	98.04%	97.98%
SI	CASE LLC	10	0	100.00%	100.00%	97.78%
SI	WISCONSIN PUBLIC SERVICE CORP	3	0	100.00%	96.43%	97.78%
20508	VALLEY FORGE INS CO	45	0	100.00%	98.81%	97.69%
28665	CINCINNATI CASUALTY CO THE	11	1	90.91%	97.73%	97.65%
11371	GREAT WEST CASUALTY CO	10	0	100.00%	97.30%	97.64%
21113	UNITED STATES FIRE INS CO	10	0	100.00%	97.67%	97.51%
20397	VIGILANT INSURANCE CO	14	1	92.86%	92.59%	97.46%
SI	DEPT OF TRANSPORTATION	12	0	100.00%	100.00%	97.35%
23280	CINCINNATI INDEMNITY CO	1	0	100.00%	100.00%	97.14%
24732	GENERAL INSURANCE CO OF AMER	1	0	100.00%	100.00%	97.06%
SI	HARNISCHFEGER CORPORATION	12	1	91.67%	95.83%	96.80%
SI	ILLINOIS TOOL WORKS INC	4	2	50.00%	66.67%	96.77%
21180	SENTRY SELECT	13	3	76.92%	94.00%	96.61%
SI	DELPHI CORPORATION	1	0	100.00%	66.67%	96.43%
SI	STI HOLDINGS, INC	0	0	0.00%	66.67%	96.43%
14117	GRINNELL MUT REINSUR CO	10	0	100.00%	100.00%	96.08%
SI	CONSOLIDATED PAPERS INC	0	0	0.00%	100.00%	96.00%
22292	HANOVER INSURANCE CO THE	6	0	100.00%	100.00%	95.95%

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Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	FEDERAL EXPRESS CORPORATION	12	2	83.33%	92.86%	95.93%
SI	ALLEN-BRADLEY COMPANY LLC	7	0	100.00%	100.00%	95.93%
19038	TRAVELERS CASUALTY & SURETY C	21	3	85.71%	94.03%	95.74%
45934	AMERICAN COMPENSATION	1	1	0.00%	85.71%	95.59%
13331	AMERICAN HARDWARE MUTUAL I	9	0	100.00%	100.00%	95.35%
14176	HASTINGS MUTUAL INS CO	13	1	92.31%	88.89%	95.29%
33006	AMERICAN PHYSICIANS ASSURANC	6	0	100.00%	100.00%	95.06%
14516	HARLEYSVILLE LAKE STATES INS C	6	0	100.00%	87.50%	94.87%
25658	TRAVELERS INDEMNITY COMPANY	3	0	100.00%	81.82%	94.52%
20427	AMERICAN CASUALTY CO OF REA	6	0	100.00%	84.21%	94.51%
25615	CHARTER OAK FIRE INS CO	4	1	75.00%	86.67%	94.25%
SI	FORT JAMES OPERATING COMPAN	0	1	0.00%	0.00%	94.23%
SI	RIPON FOODS INC	3	0	100.00%	100.00%	94.12%
23582	HARLEYSVILLE INSURANCE CO	4	1	75.00%	85.71%	94.03%
33588	FIRST LIBERTY INS CORP THE	19	2	89.47%	94.74%	93.70%
13439	PARTNERS MUTUAL INS CO	10	1	90.00%	85.71%	93.39%
36919	HAWKEYE SECURITY INS CO	9	3	66.67%	90.91%	93.22%
21040	FREMONT INDEMNITY CO	0	0	0.00%	100.00%	93.16%
24074	OHIO CASUALTY INS CO	17	2	88.24%	84.00%	92.91%
SI	KOHL'S FOOD STORES INC	4	0	100.00%	91.67%	92.77%
24880	FIRE & CASUALTY INS CO OF CT TH	3	1	66.67%	62.50%	92.63%
14265	INDIANA LUMBERMENS MUTUAL I	6	0	100.00%	100.00%	92.25%
21105	NORTH RIVER INS CO THE	0	1	0.00%	0.00%	91.50%
21865	ASSOCIATED INDEMNITY CORP	7	4	42.86%	75.00%	91.36%
21261	ELECTRIC INSURANCE CO	5	2	60.00%	80.00%	91.30%
24112	WESTFIELD INSURANCE CO	2	3	-50.00%	45.45%	91.08%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.00%	100.00%	90.68%
19704	AMERICAN STATES INS CO	1	0	100.00%	77.78%	90.65%
SI	EMERSON ELECTRIC COMPANY	15	3	80.00%	86.96%	90.21%
SI	J C PENNEY CORPORATION INC	8	0	100.00%	100.00%	89.62%
24422	LEGION INSURANCE CO	1	0	100.00%	75.00%	89.44%
27855	ZURICH AMERICAN INS OF IL	3	2	33.33%	53.33%	89.42%
10804	CONTINENTAL WESTERN INS CO	17	0	100.00%	97.83%	89.33%
37478	HARTFORD INSURANCE CO OF THE M	0	1	0.00%	88.89%	88.89%
21857	AMERICAN INSURANCE CO THE	2	2	0.00%	54.55%	88.76%
24775	ST PAUL GUARDIAN INS CO	6	4	33.33%	70.00%	88.62%
19690	AMERICAN ECONOMY INS CO	4	0	100.00%	88.89%	88.18%
33600	L M INSURANCE CORP	1	0	100.00%	100.00%	87.64%
22489	HIGHLANDS INSURANCE CO	0	0	0.00%	50.00%	87.50%
37273	FIREMANS FUND INS CO OF WI	7	1	85.71%	87.50%	87.32%
18023	STAR INSURANCE CO	5	0	100.00%	90.91%	86.67%
26247	AMERICAN GUARANTEE & LIABIL	5	0	100.00%	92.59%	86.51%
SI	KMART CORPORATION	0	1	0.00%	-500.00%	85.63%
42650	ONEBEACON MIDWEST INS CO	0	3	0.00%	42.86%	83.00%
SI	WISCONSIN ELECTRIC POWER COM	8	6	25.00%	66.67%	82.61%
19801	ARGONAUT INS CO	5	0	100.00%	100.00%	82.50%
SI	CONAGRA DAIRY FOODS COMPAN	0	0	0.00%	66.67%	81.94%
19356	MARYLAND CASUALTY CO	7	0	100.00%	87.18%	81.00%
22667	ACE AMERICAN INSURANCE CO	69	20	71.01%	75.21%	80.10%
20613	AMERICAN EMPLOYERS INS CO	1	0	100.00%	100.00%	79.17%

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29785	NN INSURANCE CO	0	0	0.00%	0.00%	78.87%
SI	KRAFT FOODS NORTH AMERICA IN	0	0	0.00%	0.00%	78.72%
25135	STATE AUTOMOBILE MUTUAL INS	2	0	100.00%	100.00%	72.34%
SI	INTERNATIONAL PAPER COMPANY	7	6	14.29%	57.14%	71.70%
20621	ONEBEACON AMERICA INSURANCE	0	0	0.00%	100.00%	70.29%
25534	TIG INSURANCE CO	0	1	0.00%	-200.00%	70.27%
24732	PENNSYLVANIA GENERAL INSURA	0	0	0.00%	0.00%	65.69%
19828	ARGONAUT MIDWEST INS CO	0	0	0.00%	100.00%	61.54%
20699	ACE PROPERTY AND CASUALTY IN	0	1	0.00%	-300.00%	-16.67%
Totals for Group:		787	96	87.80%	91.31%	93.03%